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ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

पंजाब एण्ड सिंध बैंक
(भारत सरकार का उपक्रम)
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Lateral Recruitment of Specialist Officers in JMGS I, MMGS II, MMGS III and SMGS IV

Bank invites applications from Indian Citizens for the aforesaid posts.
Before applying, candidates are advised to ensure that they fulfill the stipulated eligibility criteria.

IMPORTANT DATES:

Commencement of date of on-line application	**31.08.2024**
Last Date of online application (including Edit/Modification of Application by candidates & Payment of Application Fees/ Intimation Charges (online))	**15.09.2024**
All revisions/ Corrigendum (if any) will be hosted on Bank's website only.	

1. DETAILS OF POSTS AND RESERVATION

S. No.	Post	Scale	SC	ST	OBC	EWS	UR	Total	VI	HI	OC	MD/ID
1	Officer- Information Technology	JMGS I	4	2	7	2	14	29	0	0	0	0
2	Officer- Rajbhasha	JMGS I	0	0	0	0	3	3	0	0	0	0
3	Officer- Human Resource	JMGS I	0	0	0	0	1	1	0	0	0	0
4	Officer-Software Developer	JMGS I	2	1	4	1	9	17	0	0	0	0
5	Officer-Cyber Security	JMGS I	0	0	1	0	5	6	0	0	0	0
6	Manager-Accounts (Chartered Accountant)	MMGS II	0	0	0	0	1	1	0	0	0	0
7	Manager-Credit	MMGS II	3	1	6	2	13	25	0	0	0	0
8	Manager- Information Technology	MMGS II	6*	3*	10*+1	4	17	41	0	0	0	0
9	Manager- Forex	MMGS II	1*	0	1*	0	5	7	0	0	0	0
10	Manager- Rajbhasha	MMGS II	0	0	1*	0	5	6	0	0	0	0
11	Manager- Human Resource	MMGS II	0	0	1	0	5	6	0	0	0	0
12	Manager- Security	MMGS II	0	0	1*	0	4	5	NA	NA	NA	NA
13	Manager- Digital (IT)	MMGS II	0	0	0	0	1	1	0	0	0	0
14	Manager- Software Developer	MMGS II	0	0	1	0	3	4	0	0	0	0
15	Manager- Public Relations & Publicity	MMGS II	0	0	0	0	2	2	0	0	0	0
16	Manager-Cyber Security	MMGS II	0	0	1	0	3	4	0	0	0	0
17	Manager-Corporate	MMGS II	0	0	0	0	1	1	0	0	0	0

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	Communication											
18	Manager-IS Auditor	MMGS II	0	0	1	0	4	5	0	0	0	0
19	Manager- Cyber forensics	MMGS II	0	0	0	0	1	1	0	0	0	0
20	Manager- Web Developer	MMGS II	0	0	0	0	1	1	0	0	0	0
21	Manager- SQL Developer	MMGS II	0	0	0	0	3	3	0	0	0	0
22	Manager- Treasury	MMGS II	0	0	0	0	2	2	0	0	0	0
23	Manager- Enterprise Fraud Risk Management Analyst	MMGS II	0	0	0	0	2	2	0	0	0	0
24	Senior Manager- Enterprise Fraud Risk Management Analyst	MMGS III	0	0	0	0	1	1	0	0	0	0
25	Senior Manager-Credit	MMGS III	0	0	1	0	5	6	0	0	0	0
26	Senior Manager – Digital Marketing	MMGS III	0	0	0	0	1	1	0	0	0	0
27	Senior Manager- Accounts (Chartered Accountant)	MMGSIII	0	0	0	0	1	1	0	0	0	0
28	Senior Manager- Information Technology	MMGS III	0	0	1*	0	3	4	0	0	0	0
29	Senior Manager- Forex	MMGS III	0	0	0	0	2	2	0	0	0	0
30	Senior Manager-Forex Dealer	MMGS III	0	0	0	0	2	2	0	0	0	0
31	Senior Manager- Law	MMGS III	0	0	1	0	3	4	0	0	0	0
32	Senior Manager-Risk	MMGS III	0	0	1	0	3	4	0	0	0	0
33	Senior Manager- Treasury Dealer	MMGS III	0	0	0	0	2	2	0	0	0	0
34	Senior Manager- Cyber Security	MMGS III	0	0	1	0	3	4	0	0	0	0
35	Senior Manager- Data Analyst	MMGS III	0	0	0	0	1	1	0	0	0	0
36	Senior Manager- Industrial Relations	MMGS III	0	0	0	0	1	1	0	0	0	0
37	Chief Manager-Accounts (Chartered Accountant)	SMGS IV	0	0	0	0	2	2	0	0	0	0
38	Chief Manager-Human Resource	SMGS IV	0	0	0	0	1	1	0	0	0	0
39	Chief Manager-Digital (IT)	SMGS IV	0	0	0	0	1	1	0	0	0	0
40	Chief Manager-Risk	SMGS IV	0	0	0	0	1	1	0	0	0	0
41	Chief Manager-IS Auditor	SMGS IV	0	0	0	0	1	1	0	0	0	0

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42	Chief Manager- Cyber Security	SMGS IV	0	0	0	0	1	1	0	0	0	0
	Total		**7*+9**	**3*+4**	**14*+27**	**9**	**140**	**213**	**0**	**0**	**0**	**0**

Abbreviations Stands for –
SC – Scheduled Caste, ST – Scheduled Tribe, OBC – Other Backward Classes, EWS- Economically Weaker Section, UR – Un reserved, PWD-Persons With Disability, VI- Visual Impaired, HI- Hearing Impaired, OC- Orthopedically Challenged, ID- Intellectual Disability, MD- Multiple Disability.

2. ELIGIBILITY CRITERIA

2.1 Nationality / Citizenship:

A candidate must be either (i) a Citizen of India or (ii) a subject of Nepal or (iii) a subject of Bhutan or (iv) a Tibetan Refugee who came over to India before 1st Jan. 1962 with the intention of permanently settling in India or (v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India, provided that a candidate belonging to categories (ii), (iii), (iv) & (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Govt. of India. A candidate in whose case a certificate of eligibility is necessary may be admitted to the interview but on final selection the offer of appointment may be given only after the necessary eligibility certificate has been issued to him / her by the Government of India.

2.2 Age (As on cut-off date 01.08.2024):

Scale	Age
SMGS-IV	Minimum:28 Maximum:40 A Candidate must have been born not earlier than 02.08.1984 and not later than 01.08.1996 (both dates inclusive)
MMGS-III	Minimum:25 Maximum:38 A Candidate must have been born not earlier than 02.08.1986 and not later than 01.08.1999 (both dates inclusive)

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MMGS-II	Minimum:25 Maximum:35 A Candidate must have been born not earlier than 02.08.1989 and not later than 01.08.1999 (both dates inclusive)
JMGS-I	Minimum:20 Maximum:32 A Candidate must have been born not earlier than 02.08.1992 and not later than 01.08.2004 (both dates inclusive)

2.3 RELAXATION IN UPPER AGE LIMIT (in case of candidates belonging to following categories)

Sl.No.	Category	No. of years of relaxation
i)	Scheduled Caste/ Scheduled Tribe	5 years
ii)	Other Backward Classes(Non-creamy layer)	3 years
iii)	Persons With Benchmark Disabilities as defined under "The Rights of Persons with Disabilities Act,2016"	10 years
iv)	Ex-Servicemen: Ex-service Commissioned Officers, including ECOs/ SSCOs, who have rendered at least 05 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within one year from the last date for receipt of applications) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or on account of physical disability attributable to military service or invalidment.	5 years
v)	Persons affected by 1984 riots	5 years

Note:

a. The relaxation in upper age limit to SC/ST/OBC candidates is allowed on cumulative basis with only one of the remaining categories for which age relaxation is permitted as mentioned above in Point No. 2.3(iii) to 2.3(v).
b. Candidates claiming relaxation under 2.3 (I to iii) should enclose necessary certificate as documentary proof.
c. The maximum age specified is applicable to General Category candidates and Economically Weaker Section (EWS) Category Candidates

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d. In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. Candidates belonging to OBC category but coming under creamy layer are not entitled to OBC reservation. They should indicate their category as General in the online application form. The candidate should possess a valid OBC certificate with a Non-creamy layer clause as per the Government of India guidelines, from time to time.
e. The vacancies for PWDs are not identified for the Recruitment of Manager- Security in MMGS II considering the job profile of the said post, which requires high level of physical fitness.

2.4 Educational and Professional Qualification (cut-off date for educational qualification post basic qualification work experience is 15.09.2024)

Sr. No.	Post and Grade	Educational Qualification	Post basic qualification work experience
1	Officer-Information Technology	Engineering graduate in Computer Science / IT / ECE / MCA from recognized universities / institutes. **Candidates must be Gate 2024 qualified candidates from any one of the above or related discipline.**	NIL
2	Officer-Rajbhasha	Post Graduate Degree in Hindi with English as a subject at the degree (graduation) level OR Post graduate degree in Sanskrit with English and Hindi as subjects at the degree (graduation) level.	Minimum one year post qualification experience in relevant field like academic, administrative etc.
3	Officer- Human Resource	Graduate and Two Years Full time Post Graduate degree or Two Years Full time Post Graduate diploma in Personnel Management / Industrial Relations/ HR / HRD/ Social Work / Labour Law.* *In case of dual specializations, one of the fields of specialization should be in the field prescribed. In case of major/ minor specializations, major specialization should be in the stream prescribed. Candidates having PG Degree (MMS or MBA)/PG Diploma with more than two specializations are not eligible to apply	Minimum 1 year of post qualification work experience in relevant area in a Bank / NBFC / Fis
4	Officer-Software Developer	Engineering graduate in Computer Science / IT / ECE / MCA from recognized universities / institutes	Minimum 1 year of post basic qualification work experience in Software Development (Coding, Testing and Maintenance) Knowledge and experience of .Net / Angular JS / Java / J2EE/ PLSQL / PHP / Python

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			[Training and teaching experience will not be considered as experience] Knowledge of Linux / Unix / Solaris / VMWare ESX / Cloud Computing is an added advantage
5	Officer-Cyber Security	B.E./ B.Tech in Computer Science/ Information Technology/ Electronics and Communications/ Electronics/ Electrical & Electronics Engineering or equivalent qualification or M.C.A / Masters with specialization in Information Technology/ Information Security / Cyber security from any Institute/ College/ University recognized/ approved by Govt. bodies/ AICTE/ UGC. Preferred: At least one of the following certifications: 1.Cisco Certified Network Associate (CCNA) 2.Offensive Security Certified Professional (OSCP) 3.Cisco Certified Network Professional (CCNP) Routing and Switching or Security 4. Certified Ethical Hacker (CEH)	Minimum 1 year of Post Basic Qualification experience in Banking in Information Security
6	Manager-Credit	Graduate in any discipline and professional qualification any one - MBA (full time) preferebly in Banking/ Finance/ Banking & Finance/ Marketing/ Forex/ Credit from a University/ Institute recognized by Government of India OR PGDBA/ PGDBM Note: Candidates having professional qualification like CA/ ICWA/ CFA/ FRM/ CAIIB from a University/Institution/Board recognized by Govt. of India/approved by Govt. Regulatory bodies will be preferred.	Mandatory: Minimum 2 years of post-qualification experience with exposure in credit appraisal/ Processing/ Operations in a Bank/ NBFC/ FIs/ Credit Rating Agency. Preferable: Post-qualification experience in high value credit, MSME appraisal, appraisal/ assessment of credit proposals of medium/ large corporate, capital planning and raising activities, quarterly review/ analysis of capital structure, Bank's financial statements preparation will be given preference. Skills in analysis of Balance Sheet, Appraisal/ Assessment of credit proposal credit monitoring, preparation of Bank's financial statements, capital planning and raising activities.

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7	Manager-Accounts	Chartered Accountant from institution recognized by ICAI.	Mandatory: Minimum 1 year of post-qualification experience with exposure in credit appraisal/ Processing/ Operations in a Bank/ NBFC/ FIs/ Credit Rating Agency Preferable: Post-qualification experience in capital planning and raising activities, quarterly review/ analysis of capital structure, Bank's financial statements preparation, capital planning and raising activities, ank's Ind AS performa preparation, Account/ Finance/ Tax matters (Direct & Indirect) is preferable.
8	Manager-Information Technology	Engineering graduate in Computer Science / IT / ECE / MCA from recognized universities / institutes.**Candidates must be Gate 2024 qualified candidates from any one of the above or related discipline.**	Minimum 2 years of post-basic qualification work experience in any of the below domains: ·Development, managing Unix environment, installation / migration / upgradation of Weblogic/ IBM MQ Server / JBoss / webserver on Solaris / Linux / Unix (OR) Working experience in Business Intelligence Tools / Data warehouse / Data Lake platform (OR) Experience in developing and managing API (OR) Administration skills and working experience on Unix / Linux / Solaris / Windows Servers (OR)Administration skills and working experience on Oracle / MSSQL / other data bases (OR)Working experience in web & application servers (OR)Working experience in Server Virtualization [VMWare, Citrix, RHEV etc] and containers [Openshift, Tanzu, Kubernetes etc.] (OR)Working experience in storage, backup and tape library management.[Training and teaching experience will not be considered as experience]Working experience in banking and working experience in Finacle 10 is preferred.Certification in any of the above will be an added advantage.Working experience in ITSM Tools / Disaster Recovery Tools / Automation will be an added advantage.

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9	Manager-Forex	Graduate from Government recognized University or Institution. Candidate must be certified in Foreign Exchange Operation.	Minimum 2 years of post-qualification basic experience in Forex in BFSI/PSUs/ Central Govt / State Govt. Excellent understanding of Forex with risks and controls surrounding this function. Understanding of LC, BG, Export credit.
10	Manager-Rajbhasha	Post Graduate Degree in Hindi with English as a subject at the degree (graduation) level OR Post graduate degree in Sanskrit with English and Hindi as subjects at the degree (graduation) level.	Minimum three years of post-qualification work experience in Hindi Department in any Public Sector Undertakings/ Banks/ Financial institutions/ Central Government/ State Government/ Defence.
11	Manager-Human Resource	Graduate and Two Years Full time Post Graduate degree or Two Years Full time Post Graduate diploma in Personnel Management / Industrial Relations/ HR / HRD/ Social Work / Labour Law.* *In case of dual specializations, one of the fields of specialization should be in the field prescribed. In case of major/ minor specializations, major specialization should be in the stream prescribed. Candidates having PG Degree (MMS or MBA)/PG Diploma with more than two specializations are not eligible to apply	Minimum 3 years of post qualification work experience in relevant area in a Bank / NBFC / Fis
12	Manager-Security	Graduate in any discipline from any recognized University	Minimum 5 years of post-qualification Experience as Commissioned Officer in the Indian Army (Captain)/Navy (Lieutenant)/Air Force (Flight Lieutenant). OR A Gazzetted Police Officer not below the rank of Deputy Superintendent of Police or Assistant Commandant of Paramilitary Forces (BSF/CRPF/ITBP/CISF/SSB etc) with minimum 5 years of service
13	Manager-Digital	B.Tech /B.E in Computer Science/ IT/Electronics & Communication/ Electronics & Tele Communication/ Electronics/ MCA/ MSc Computer Science.	Minimum 2 years of post-qualification experience in related field in BFSI/ PSUs/ Central Govt / State Govt./ Listed IT Companies/ Private limited Companies

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14	Manager-Software Developer	Engineering graduate in Computer Science / IT / ECE / MCA from recognized universities / institutes	Minimum 2 year of post basic qualification work experience in Software Development (Coding, Testing and Maintenance) Knowledge and experience of .Net / Angular JS / Java / J2EE/ PLSQL / PHP / Python [Training and teaching experience will not be considered as experience] Knowledge of Linux / Unix / Solaris / VMWare ESX / Cloud Computing is an added advantage.
15	Manager-Public Relations & Publicity	Bachelor's degree or equivalent in, Marketing, Mass Media / Communication 2 years MBA (or equivalent PG Degree / Diploma) in Marketing is desired. Any one of the following is preferable -Social Media Marketing Certifications / Digital Marketing Certifications from Meta, Google, HubSpot, Hootsuite etc. - PGDM in Digital Marketing	Minimum 3 years of social media marketing in BFSI or Consumer facing listed company Experience of handling social media pages and handles Knowledge of analytics, tracking, and social media monitoring tools Knowledge of digital marketing tools / social media management tools (Adobe Social, Brandwatch etc.) / Marketing automation tools (Adobe, SFMC, Marketo, Eloqua, Pardot etc.) available in the market.
16	Manager-Cyber Security	B.E./ B.Tech in Computer Science/ InformationTechnology/ Electronics and Communications/ Electronics/ Electrical & Electronics Engineering or equivalent qualification or M.C.A / Masters with specialization in Information Technology/ Information Security / Cyber security from any Institute/ College/ University recognized/ approved by Govt. bodies/ AICTE/ UGC. Preferred: At least one of the following certifications:1.Cisco Certified Network Associate (CCNA-Security)2.Offensive Security Certified Professional (OSCP)3.Cisco Certified Network Professional (CCNP) Routing and Switching or Security 4.Certified Ethical Hacker (CEH)	Minimum 3 years' of Post Basic Qualification experience in Banking with minimum 2 years' experience in Information Security
17	Manager-Corporate Communication	MBA / PGDM / PGDBM (Marketing) or its equivalent with specialization in Marketing / Post Graduate Degree in Mass Communication from institutions recognized / approved by Govt. bodies / AICTE / UGC.	Minimum 2 years' post qualification experience in a PR Agency / Service Industry. Out of these 2 years at least 1 year must be in PR.
18	Manager-IS Auditor	B.E. / B. Tech Degree or Post Graduate Degree in Computer Science/ Computer Technology/ Computer Science & Engineering/ Computer Engineering /Information Technology/ Electronics & Communication/ Information	Minimum 02 years of post qualification work experience in BFSI Sector in handling various IS Audit. Experience in Cyber Security.

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		Security/ Cyber Security. Preference will be given to candidates who possess CISA/ DISA Certification	Ethical Hacking, Audit/ Security tools are Preferred
19	Manager-Cyber forensics	B.E./ B.Tech in Computer Science/ Information Technology/ Electronics and Communications Engineering or M.C.A from any Institute/ College/ University recognized/ approved by Govt. bodies/ AICTE/ UGC. Preferred: 1. Computer Hacking Forensic Investigator (CHFI) 2. GIAC Certified Forensic Analyst (GFCA) 3. Certified Forensic Computer Examiner (CFCE) 4. Certified Computer Examiner (CCE)	Minimum 3 years post qualification work experience in IT of which at least 2 years experience in managing IT & Cyber Forensics in large data centre/ soc/ Audit Firms in Cyber Security Incident Response, Digital Forensics, Evidence Collection and Preservation, Data Recovery and Analysis, Vilnerability Assessment and Penetration Testing
20	Manager- Web Developer	BE/BTech in (Computer Science/ Computer Science & Engineering/ Information Technology/ Software Engineering/ Electronics & Communications Engineering or equivalent degree in relevant discipline) or MCA or MTech/ MSc in (Computer Science/ Information Technology/ Electronic & Communications Engineering) from recognized University/ Institute	Minimum 2 years' post basic qualification experience in IT sector/ industry. Experience in Front-End Development by Technologies HTML5, CSS, JavaScript, jQuery, Bootstrap, AngularJS, React JS will be preferred. (Training & Teaching experience will not be counted for the eligibility)
21	Manager- SQL Developer	BE/BTech in (Computer Science/ Computer Science & Engineering/ Information Technology/ Software Engineering/ Electronics & Communications Engineering or equivalent degree in relevant discipline) or MCA or MTech/ MSc in (Computer Science/ Information Technology/ Electronic & Communications Engineering) from recognized University/ Institute	Minimum 3 years of post qualification relevant experience in SQL Query development and shell scripting.
22	Manager-Treasury	Graduate in any discipline from a University/ Institution recognized by Govt. of India/approved by Govt. Regulatory bodies. And MBA/ PGDBA/ PGDBM/ PGPM/ PGDM with Specialization in Finance from a University/ Institution recognized by Govt. of India/approved by Govt. Regulatory bodies and should be of minimum 2 years. OR Master in Statistics/Masters in Economics from a University/ Institution/Board recognized by Govt. of India/approved by Govt. Regulatory bodies	Minimum 2 years' of post qualification experience as an officer in front/back office of Treasury department in Scheduled Public Sector Banks/Scheduled Private Sector Banks/ Financial institutions.

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23	Manager-Enterprise Fraud Risk Management Analyst	B.E / B.Tech in Computer Science/ Information Technology/ Electronics/ Electronics & Communication/ MCA/ M.Sc. In I.T./ MS in Data Science/ MBA (IT) or MBA (Data Science)/ MS in Data Science	Minimum 2 years in Bank/PSU/NBFC/Corporate in the field of Data Analytics, or Data Science, advanced statistics, SPSS/ data interpretation using statistical software such as R/ Python/ SQL/ etc. Good Knowledge of Windows Server/ Networking and Hardware Configuration. Basic Knowledge of MS Office is compulsory. Experience and demonstrated skill in Data Analysis/ interpretation using statistical software. **Desirable**.- Knowledge of Power BI/ Power Query/ Tables in advantageous XML in a+ point. 2-3 years working experience in R & Python. Experience in Fraud Analysis and Application support Expereince in Payment Systems Frauds/ Cyber Security Knowledge of Artificial Intelligence and Machine Learning
24	Senior Manager-Enterprise Fraud Risk Management Analyst	B.E / B.Tech in Computer Science/ Information Technology/ Electronics/ Electronics & Communication/ MCA/ M.Sc. In I.T./ MS in Data Science/ M.Tech in Computer Science/ Information Technology/ Electronics/ Electronics & Communication	Minimum 5 years in Bank/PSU/NBFC/Corporate in the field of Data Analytics, or Data Science, advanced statistics, SPSS/ data interpretation using statistical software such as R/ Python/ SQL/ etc. Experience and demonstrated skill in Data Analysis/ interpretation using statistical software. **Essential** :- Good Knowledge of Windows Server/ Networking and Hardware Configuration, Basic Knowledge of MS Office Experience in Fraud Analysis and Application support. **Desirable**:- Knowledge of Power BI/ Power Query/ Tables in advantageous XML in a+ point 2-3 years working experience in R & Python. Experience in Payment Systems Frauds/ Cyber Security is essential. Knowledge of Artificial Intelligence and Machine Learning

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25	Senior Manager-Credit	Graduate in any discipline and professional qualification any one - MBA (full time) preferebly in Banking/ Finance/ Banking & Finance/ Marketing/ Forex/ Credit from a University/ Institute recognized by Government of India OR PGDBA/ PGDBM Note: Candidates having professional qualification like CA/ ICWA/ CFA/ FRM/ CAIIB from a University/Institution/Board recognized by Govt. of India/approved by Govt. Regulatory bodies will be preferred.	**Mandatory:** Minimum 5 years of post-qualification experience with exposure in credit appraisal/ Processing/ Operations in a Bank/ NBFC/ FIs/ Credit Rating Agency. **Preferable:** Post-qualification experience in high value credit, appraisal/ assessment of credit proposals of medium/ large corporate, capital planning and raising activities, quarterly review/ analysis of capital structure, Bank's financial statements preparation will be given preference Skills in analysis of Balance Sheet, Appraisal/ Assessment of credit proposal, credit monitoring, preparation of Bank's financial statements, capital planning and raising activities, Bank's Ind AS performa preparation, Account/ Finance/ Tax matters (Direct & Indirect) is preferable
26	Senior Manager-Digital Marketing	Bachelor's degree or equivalent in, Marketing, Mass Media / Communication 2 years MBA (or equivalent PG Degree / Diploma) in Marketing is desired. Any one of the following is mandatory -Social Media Marketing Certifications / Digital Marketing Certifications from Meta, Google, HubSpot, Hootsuite etc. - PGDM in Digital Marketing is preferable	Minimum 5 years of social media marketing in BFSI or Consumer facing listed company. Experience of handling social media pages and handles Knowledge of analytics, tracking and social media monitoring tools Knowledge of digital marketing tools / social media management tools (Adobe Social, Brandwatch etc) / Marketing automation tools (Adobe, SFMC, Marketo, Eloqua, Pardot etc.) available in the market
27	Senior Manager-Accounts (CA)	Chartered Accountant from institution recognized by ICAI.	Mandatory: Minimum 5 year of post-qualification experience with exposure in in a Bank/ NBFC/ FIs/ Credit Rating Agency Preferable: Post-qualification experience in capital planning and raising activities, quarterly review/ analysis of capital structure, Bank's financial statements preparation, capital planning and raising activities, ank's Ind AS performa preparation, Account/ Finance/ Tax matters (Direct & Indirect) is preferable.

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28	Senior Manager-Information Technology	Engineering graduate in Computer Science / IT / ECE / MCA from recognized universities / institutes.	Minimum 6 years of post-basic qualification work experience in any of the below domains. Development, managing Unix environment, installation / migration / upgradation of Weblogic / IBM MQ Server / JBoss / webserver on Solaris / Linux / Unix (OR) Working experience in Business Intelligence Tools / Data warehouse / Data Lake platform (OR) Experience in developing and managing API (OR) Administration skills and working experience on Unix / Linux / Solaris / Windows Servers (OR) Administration skills and working experience on Oracle / MSSQL / other data bases (OR) Working experience in web & application servers (OR) Working experience in Server Virtualization [VMWare, Citrix, RHEV etc.] and containers [Openshift, Tanzu, Kubernetes etc] (OR) Working experience in storage, backup and tape library management. [Training and teaching experience will not be considered as experience] Working experience in banking and working experience in Finacle 10 is preferred. Certification in any of the above will be an added advantage Working experience in ITSM Tools / Disaster Recovery Tools / Automation will be an added advantage.
29	Senior Manager-Forex	Graduate from Government recognized University or Institution. Candidate must be certified in Foreign Exchange Operation.	Minimum 3 years of post-qualification basic experience in Forex in BFSI/PSUs/ Central Govt / State Govt. Excellent understanding of Forex with risks and controls surrounding this function. Understanding of LC, BG, Export credit.

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30	Senior Manager-Forex Dealer	Chartered Accountant (CA) from Institute of Chartered Accountants of India/Cost Management Accountant- CMA (ICWA) from Institute of Cost Accountants of India. OR Chartered Financial Analyst (CFA) from CFA Institute (USA). OR Graduation Degree in any discipline (Institute should be recognized/approved by Govt. bodies / AICTE/ UGC and course completed through correspondence/part time/distance mode will not be considered) AND Full time MBA in Finance or PGDM in Finance or equivalent Post Graduation degree with specialization in Finance (Institute should be recognized/approved by Govt. bodies / AICTE/ UGC and course completed through correspondence/part time/distance mode will not be considered) Mandatory: Certificate Treasury professional, IIBF OR Diploma in Treasury, Investment & Risk Management (DTIRM), IIBF	Minimum 4 years of post-qualification banking experience in officer cadre with minimum 2 years as dealer in Treasury (Forex) of a Nationalized or Private Sector Bank. Experience in Forex derivative products such as Currency future, options, Interest Rate Options, Swap is optional.
31	Senior Manager- Law	Bachelor's Degree in Law from a University / Institute recognized by Govt. of India or its Regulatory bodies and enrolled as an advocate with the Bar Council of India.	Minimum 4 years post qualification experience as Law Officer in the Legal Department of Scheduled Commercial Bank/ State or Central Govt./ PSU. OR Post Qualification Experience of at least 6 years as a practicing advocate independently or with any Law firm of good repute before a District Court or High Court or DRT out of which as least 1 year experience of working as a Law Officer in a Bank/ Financial institution.

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Lateral Recruitment of Specialist Officers in JMGS I, MMGS II, MMGS III and SMGS IV

32	Senior Manager-Risk	The candidate must be:- (i) B.Sc. Statistics from AICTE/UGC approved University/ College with aggregate of 55% marks. OR MBA in Finance or Banking or PGDBM in Banking/or Finance or its equivalent from AICTE/UGC approved University/ College with aggregate of 55% marks. OR Advanced degree in Analytical field (M.Sc. in Statistics/ Applied Maths/ Operation Research or Data Science Field). OR (ii) Completed professional courses CA/ICWA/CS. OR Graduate in any discipline from a University/Institution recognized by Govt. of India/approved by Govt. Regulatory bodies and Certificate in Financial Risk Management from Global Association of Risk (GARP). OR Graduate in any discipline from a University/Institution recognized by Govt. of India/approved by Govt. Regulatory bodies and Professional Risk Management Certification from PRIMA Institute. Note: - Candidates with following Additional Qualifications will be preferred: i) Financial Risk Manager (FRM) ii) Professional Risk Manager (PRM) from PRMIA iii) Diploma in Risk Management iv) Chartered Financial Analyst (CFA) v) Advanced degree in Analytical field (M.Sc. in Statistics/ Economics/ Applied Maths/ Operation Research or Data Science Field). Strong foundation in statistical and other quantitative techniques will be an added advantage.	Minimum 5 year of post qualification experience as an Officer in Scheduled Public Sector Banks/ Scheduled Private Sector Banks/ NBFCs/SFBs/ Rating Agencies/ Analytics Firms/Reputed Brokerage Agencies/Fintech institutions. Out of which, 3 years' experience must be in Risk Functions.

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पंजाब एण्ड सिंध बैंक
(भारत सरकार का उपक्रम)
प्र.का. मानव संसाधन विकास विभाग
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Lateral Recruitment of Specialist Officers in JMGS I, MMGS II, MMGS III and SMGS IV

33	Senior Manager-Treasury Dealer	Chartered Accountant (CA) from Institute of Chartered Accountants of India/Cost Management Accountant- CMA from Institute of Cost Accountants of India ORChartered Financial Analyst (CFA) from CFA Institute (USA). ORGraduation Degree in any discipline with Minimum 55% marks in aggregate (Institute should be recognized/approved by Govt. bodies/AICTE/UGC and course completed through correspondence/ part time /distance mode will not be considered) ANDFull time-MBA in Finance or PGDM in Finance or equivalent Post Graduation degree with specialization in Finance (Minimum 2 Years course with Minimum 60% marks in aggregate) (Institute should be recognized/approved by Govt. bodies/AICTE/UGC and course completed through correspondence/part time /distance mode will not be considered).Desirable: 1. Certificate Treasury Dealer Course, IIBF. 2. Certificate Course in Treasury Management, NIBM.3. CAIIB 4. Diploma in Treasury, Investment & Risk Management (DTIRM), IIBF.	Minimum 5 years of post-qualification banking experience in officer cadre with minimum 3 years as an officer in Treasury (related field) of a Nationalized or Private Sector Bank. (For candidates having CA/ CMA /CFA qualification, overall post qualification work experience of minimum 5 years may be relaxed to 4 years with minimum 3 years as an officer in Treasury of a Nationalized or Private Sector Bank) OR Minimum 3 years' experience of working with primary dealer.
34	Senior Manager-Cyber Security	B.E./ B.Tech in Computer Science/ Information Technology/ Electronics and Communications/ Electronics/ Electrical & Electronics Engineering or equivalent qualification or M.C.A / Masters with specialization in Information Technology/ Information Security / Cyber security from any Institute/ College/ University recognized/ approved by Govt. bodies/ AICTE/ UGC. Preferred: At least one of the following certifications: 1. Certified Information Systems Auditor (CISA) 2. Certified Cloud Security Professional (CCSP) 3.Certified Information Security Manager (CISM) 4. Certified Information Systems Security Professional (CISSP)	Minimum 5 years' of Post Basic Qualification experience in Banking with minimum 3 years' experience in Information Security
35	Senior Manager- Data Analyst	B.E./ B.Tech. in Computer Science / Information Technology / Electronics / Electronics & Communication /MCA / M.Sc. in Statistics / MS in Data Science from a recognized University/ Institution.	Minimum 5 years of post-qualification experience in related field. Preference will be given to candidates with experience in financial sector/ Bank/NBFC/ Insurance/ Investment firms
36	Senior Manager-Industrial Relations	Graduate and Two Years Full time Post Graduate degree or Two Years Full time Post Graduate diploma in Personnel Management / Industrial Relations/ HR / HRD/ Social Work / Labour Law or equivalent qualification.* *In case of dual specializations, one of the fields of specialization should be in the field	Minimum 6 years of post qualification work experience in relevant area in a Bank / NBFC / Fis. Experience of atleast 2 years in Industrial Relation matters is mandatory.

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		prescribed. In case of major/ minor specializations, major specialization should be in the stream prescribed.	
37	Chief Manager-Accounts (CA)	Chartered Accountant from institution recognized by ICAI.	**Mandatory:** Minimum 7 years of post-qualification experience with exposure in relevant area in a Bank/ NBFC/ FIs/ Credit Rating Agency Preferable: Post-qualification experience in capital planning and raising activities, quarterly review/ analysis of capital structure, Bank's financial statements preparation, capital planning and raising activities, ank's Ind AS performa preparation, Account/ Finance/ Tax matters (Direct & Indirect) is preferable
38	Chief Manager-Human Resource	Graduate and Two Years Full time Post Graduate degree or Two Years Full time Post Graduate diploma in Personnel Management / Industrial Relations/ HR / HRD/ Social Work / Labour Law or equivalent qualification.* *In case of dual specializations, one of the fields of specialization should be in the field prescribed. In case of major/ minor specializations, major specialization should be in the stream prescribed.	Minimum 8 years of post qualification work experience in HR and IR matters in a Bank / NBFC / FIs
39	Chief Manager-Digital	B.Tech /B.E in Computer Science/ IT/Electronics & Communication/ Electronics & Tele Communication/ Electronics/ MCA/ MSc Computer Science.	Minimum 8 years of post-qualification experience in related field in BFSI /PSUs/ Central Govt./ State Govt./ Listed IT Companies/ Private limited Companies

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40	Chief Manager-Risk	The candidate must be:- (i) B.Sc. Statistics from AICTE/UGC approved University/ College with aggregate of 55% marks. ORMBA in Finance or Banking or PGDBM in Banking/or Finance or its equivalent from AICTE/UGC approved University/ College with aggregate of 55% marks. ORAdvanced degree in Analytical field (M.Sc. in Statistics/ Applied Maths/ Operation Research or Data Science Field).OR (ii) Completed professional courses CA/ICWA/CS. Note: - Candidates with following Additional Qualifications will be preferred: i) Financial Risk Manager (FRM)ii) Professional Risk Manager (PRM) from PRMIA iii) Diploma in Risk Management iv) Chartered Financial Analyst (CFA)v) Advanced degree in Analytical field (M.Sc. in Statistics/ Economics/ Applied Maths/ Operation Research or Data Science Field). Strong foundation in statistical and other quantitative techniques will be an added advantage.	Minimum 8 years post qualification experience in Risk Management/ Credit/ Treasury/ ALM in Bank/ NBFC/ FIs.
41	Chief Manager-IS Auditor	B.E. / B. Tech Degree or Post Graduate Degree in Computer Science/ Computer Technology/ Computer Science & Engineering/ Computer Engineering /Information Technology/ Electronics & Communication/ Information Security/ Cyber Security. Preference will be given to candidates who possess CISA/ DISA Certification	Minimum 07 years of post qualification work experience in BFSI Sector in handling various IS Audit. Experience in Cyber Security, Ethical Hacking, Audit/ Security tools are Preferred
42	Chief Manager-Cyber Security	B.E./ B.Tech in Computer Science/ Information Technology/ Electronics and Communications/ Electronics/ Electrical & Electronics Engineering or equivalent qualification or M.C.A / Masters with specialization in Information Technology/ Information Security / Cyber security from any Institute/ College/ University recognized/ approved by Govt. bodies/ AICTE/ UGC. Preferred: At least one of the following certifications: 1. Certified Information Systems Auditor (CISA) 2. Certified Cloud Security Professional (CCSP) 3.Certified Information Security Manager (CISM) 4. Certified Information Systems Security Professional (CISSP)	Minimum 8 years' of Post Basic Qualification experience in Banking with minimum 4 years' experience in Information Security

Educational Qualification:

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a) All the educational qualifications mentioned should be from a recognized University/ Institute/ Board recognized by Govt. of India/ approved by Govt. Regulatory Bodies. Proper document from Board/ University / Regulatory Body has to be submitted at the time of application / interview / as and when called for by the Bank. The date of passing the examination which is reckoned for eligibility will be the date of passing, appearing on the mark-sheet/ provisional certificate, issued by the University/Institute.

b) In case the result of a particular examination is posted on the website of the University/ Institute and web based certificate is issued then a certificate in original issued by the appropriate authority of the University/ Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and for further process.

c) Candidates should indicate the percentage obtained in Graduation/Post Graduation calculated to the nearest two decimals in the online application. Where CGPA/ OGPA is awarded, the same should be converted into percentage and indicate the same in online application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.

d) Calculation of Percentage: The percentage of marks, unless mentioned by the University/ Board, shall be arrived at, by dividing the total marks obtained by the candidate in all the subjects in all semester(s)/ year(s) by aggregate maximum marks in all the subjects irrespective of honours/ optional/ additional optional subject, if any, multiplied by 100. This will be applicable for those Universities also where class/ grade is decided on the basis of Honours marks only.

e) The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%

2.5 IT Specialists in JMGS I and MMGS II:- Candidates applying for mentioned posts are required to provide GATE (Graduate Aptitude Test in Engineering) score as eligibility criteria and selection process shall include short-listing as per GATE score and personal interview only. No written test shall be held for below posts and vacancies:-

i. Officer- Information Technology – 29 vacancies
ii. Manager- Information Technology - 41 vacancies

- GATE score of most recent test shall be considered for the above purpose.

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- Candidates who meet the minimum qualifying criteria shall get a call to participate in the recruitment process for the post as per short-listing criteria decided by the Bank.
- Short listing shall be based on merit of the candidates from different categories in line with extant reservation policy.
- Final selection of candidates would be based on interviews only.

3. RESERVATIONS:

Reservation for SC/ST/OBS/EWS candidates will be provided as per government guidelines. Candidates belonging to and applying under "reserved SC/ST/OBC category" or claiming reservation under EWS are required to submit a certificate regarding his/her 'Community' OR EWS status in the prescribed format " FORM OF CERTIFICATE TO BE PRODUCED BY OTHER BACKWARD CLASSES AND ECONOMICALLY WEAKER SECTION APPLICANTS APPLYING FOR APPOINTMENT TO POSTS UNDER THE GOVERNMENT OF INDIA", SC/ST and the OBC certificate should contain the "Non-creamy Layer Clause" which is not more than one year old and EWS certificate issued for the financial year prior to the year of application. Candidates who fail to produce the above certificate will not be considered under the OBC category or EWS whichever is applicable.

- Reservation for SC/ST/OBS/EWS candidates will be provided as per government guidelines.
- Candidates belonging to and applying under "reserved SC/ST/OBC category" or claiming reservation under EWS are required to submit a certificate regarding his/her 'Community' OR EWS status in the Government prescribed format.
- OBC certificate produced at time of document verification should contain the "Non-creamy Layer Clause" which is not more than one year old and caste must be notified in Central List for State as displayed on www.ncbc.co.in.
- Benefit of reservation under EWS category is permissible only upon production of an 'Income and Asset Certificate' issued by a Competent Authority in the format prescribed. The Income and Asset Certificate issued is based on gross annual income for the previous Financial Year as per extant DoPT guidelines.
- Candidates who fail to produce the applicable certificate for reservation on the date prescribed i.e. on the date of document verification at the time of group discussion or personal interview, as applicable, he/she will not be considered for further recruitment process.

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- Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation. They should indicate their category as Unreserved or Unreserved (VI/HI/OC/MD/ID) in the online application form.
- There is no reservation for Ex-Servicemen in Officers' Cadre.

The competent authority for the issue of the certificate to SC/ST/OBC/EWS/ Persons with Benchmark Disabilities (PwBD) is as under:

For SC/ST/OBC/EWS: (i) District Magistrate/ Additional District Magistrate/ Collector/ Deputy Commissioner/ Additional Deputy Commissioner/ Deputy Collector/ First Class Stipendiary Magistrate/ City Magistrate/ Sub-Divisional Magistrate (not below the rank of First Class Stipendiary Magistrate/ Taluk Magistrate/ Executive magistrate/ Extra Assistant Commissioner (ii) Chief Presidency Magistrate / Additional Chief Presidency Magistrate/ Presidency Magistrate (iii) Revenue Officer not below the rank of Tehsildar (iv) Sub-divisional officer of the area where the candidate and or his family normally resides.

Reservation for Persons with Benchmark Disabilities

Under section 34 of "The Rights of Persons with Disabilities Act, 2016", persons with benchmark disabilities are eligible for Reservation. The reserved categories of disabilities mentioned under this Act are namely:

a. Visually Impairment (VI) category includes Blindness and low vision;

b. Hearing Impaired (HI) category includes Deaf and Hard of hearing;

c. Orthopedically Challenged (OC) includes Locomotor Disability (One arm-OA, One Leg-OL, Both Leg-BL, One Arm and One Leg – OAL), cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy;

d. Intellectual Disability (ID) category includes intellectual disability (Autism Spectrum Disorder, specific learning disability and mental illness);

e. Multiple Disabilities (MD) means disability amongst clauses *(a)* to *(d)* including deaf-blindness in the posts identified for each disability:

Note: Definition of the above specified disabilities will be as per "THE RIGHTS OF PERSONS WITH DISABILITIES ACT, 2016" and authorized certifying authority will be the Medical Board of the District level consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopedic/ Ophthalmic/ ENT Surgeon or any person designated as certifying authority by appropriate government.

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Only those persons with 'Permanent Benchmark Disability' would be eligible for reservation. 'Benchmark Disability' means a person with not less than 40% of a specified disability where specified disability has not been defined in measurable terms and includes the persons with disability, where disability has been defined in a measureable term, as certified by the certifying authority.

Candidates belonging to SC, ST, OBC, EWS, PwBD categories have to submit certificates in support of it at the time of document verification.

Guidelines for Persons with Benchmark Disabilities using a Scribe

a. The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination. In all such cases where a scribe is used, the following rules will apply:
b. The candidate will have to arrange his / her own scribe at his/her own cost.
c. The scribe should be from an academic discipline different from the one stipulated for the post.
d. Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfill any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the selection process.
e. Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
f. The scribe arranged by the candidate should not be a candidate for the online examination under this selection process. If violation of the above is detected at any stage of the process, candidature for selection process of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favorably entertained.
g. Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.
h. During the exam, at any stage, if it is found that scribe is independently answering the questions, the exam session will be terminated and candidate's candidature will

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be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe independently answered the questions. In such cases, the Candidate and scribe may also be debarred either permanently or for a specified period from all Punjab and Sind Bank examinations.

Guidelines for candidates with locomotor disability and cerebral palsy

a. A Compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

Guidelines for Visually Impaired candidates

a. Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour or otherwise advised of examination.
b. The facility of viewing the contents of the test in magnifying font will not be available to Visually Impaired candidates who use the services of a Scribe for the examination.
c. These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

Guidelines for candidates with Intellectual Disability (ID)

A compensatory time of 20 minutes per hour of examination, either availing the services of a scribe or not, shall be permitted for the candidates with more than 40% Intellectual Disability (autism, intellectual disability, specific learning disability and mental illness).

Guidelines for persons with specified disabilities having less than 40% disability and having difficulty in writing:

A compensatory time of not less than 20 minutes per hour of the examination shall be allowed for persons who are eligible for getting scribe.

In case the duration of the examination is less than an hour, then the duration of the compensatory time shall be allowed on pro-rata basis.

Note:

(i) These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.
(ii) Bank reserves the right to conduct re-exam if there is doubt about the genuineness/ validity of candidate's score/performance.

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4. SCALE OF PAY & OTHER FACILITIES

The candidates shall be appointed on regular basis and their emoluments are as below:-.

a. **Officer – JMGS I**:- Scale of Pay is **Rs. 48480-2000/7-62480-2340/2-67160-2680/7-85920**
b. **Manager – MMGS II**:- Scale of Pay is Rs. **64820-2340/1-67160-2680/10-93960**
c. **Senior Manager – MMGS III**:- Scale of Pay is Rs. **85920-2680/5-99320-2980/2-105280**
d. **Chief Manager- SMGS IV**:- Scale of Pay is Rs. **102300-2980/4-114220-3360/2-120940**

- DA, HRA /Leased Accommodation (if applicable, as per Scale and location in line with Bank's prescribed norms), CCA will be paid as per rules in force from time to time and depending upon the place of posting. Medical, LTC, Terminal Benefits and other perquisites will be as per prevailing rules.

5. PROBATION PERIOD, BOND AMOUNT AND MINIMUM SERVICE PERIOD

The selected candidates shall be required to execute a service bond as under:-

Scale	Bond Amount	Bond Period	Probation Period
SMGS-IV	Bond amount shall be equivalent to 3 months' gross salary (initial basic+ DA as on date of resignation+ Special allowance+ DA on Special allowance) in respective Officer Scale.	2 years	1 year
MMGS-III		2 years	1 year
MMGS-II		2 years	1 year
JMGS-I		3 years	2 years

- The selected candidates shall be required to execute a service bond as applicable to scale they are being recruited in.
- The service bond shall have to be accompanied with an undertaking to serve the Bank for a minimum period from the date of joining the Bank as mentioned in above table.
- Candidates will also have to furnish one surety of equal amount, acceptable to the Bank in the specified proforma before joining the Bank on his/ her selection for rendering service for a minimum period as given in above table from the date of joining the Bank.

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- In the event of their resignation from the post before the end of the specified period, they will have to pay the Bond amount to the Bank

6. **CREDIT HISTORY:** The candidate applying shall ensure that, they maintain a healthy Credit history and shall have a minimum CIBIL score of 650 or above at the time of joining. Cibil Report drawn from Bank (where candidate is holding their account) to be submitted at time of Document Verification.

7. **SELECTION PROCEDURE**

S. No.	Scale	Selection Procedure
1	**SMGS-IV, MMGS-III, MMGS-II, JMGS-I** Other than below posts:- Officer- Information Technology Manager- Information Technology	• Written Test • Short-listing • Personal Interview

- Exam pattern shall be as below for posts where Written Test is being conducted :-

S. No.	Name of Test	No of Questions	Maximum Marks	Duration (in minutes)
1	English Language	20	20	15
2	General Awareness	20	20	30
3	Professional Knowledge	60	60	60
	Total	100	100	105

- The minimum qualifying marks/percentage of marks in English Language, General Awareness and Professional Knowledge would be 40% for General & EWS Category and 35% for Reserved Categories. However, the Bank reserves the right to change the minimum qualifying criteria for written test at its sole discretion.
- Candidates are required to obtain a minimum qualifying score in each test /section (if conducted) and also a minimum qualifying total score in the online test to be shortlisted for Personal Interview. Prior to the completion of the interview process, scores obtained in the online examination will not be shared with the candidates shortlisted for interview.

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- Cut-offs will be decided by the Bank based on various parameters and candidates will be shortlisted for interview accordingly.
- Marks of Professional Knowledge only shall be reckoned for shortlisting the candidates for participation in further selection process and drawing the rank list. Marks obtained in English Language, General Awareness will not be considered for preparing final merit list for interview.
- Instructions related to exam, if conducted, shall be communicated before the scheduled date of exam and details of further process for online examination will be informed through our Bank's website **https://punjabandsindbank.co.in/**.
- The Bank reserves its right to call for the Personal Interview, candidates in a ratio, at its sole discretion. Wherever written test is conducted, candidates shall be called for PI on the basis of their performance in the written test.
- In case more than one candidate scores the cut off marks (common mark at cut off point), such candidates will be ranked according to their age in descending order.
- The minimum qualifying marks/percentage of marks for Personal Interview would be 40% for Unreserved and EWS Categories and 35% for Reserved Categories. However, the Bank reserves the right to change the minimum qualifying criteria at its sole discretion.
- Candidates not clearing the Personal Interview will not be considered for final selection. The combined final scores of candidates shall be arrived at on the basis of scores obtained by the candidates in written test and Personal Interview.
- Personal Interview score of the candidates failing to secure minimum qualifying marks or otherwise barred from the interview or further process shall not be disclosed.
- A candidate should qualify in all the processes of selection, i.e. Written Test and Personal Interview and sufficiently high in the merit to be shortlisted for subsequent process.
- Bank reserves the right to shortlist requisite number of candidates based on the experience and suitability of the candidates, as decided by the Bank and only those shortlisted candidates will be called for further selection process as decided by the Bank.
- The Personal Interview venue, time & date will be informed to the shortlisted candidates in the respective call letter and candidates have to attend the same at their own cost. The call letters will be sent **by email only**. The interviews will be conducted at New Delhi, unless otherwise specified.
- Final selection will be made on the basis of marks obtained by the candidates in the entire selection process and will be according to the merit ranking.

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- **EXAMINATION CENTERS:**

State /UT / NCR	Examination Center
Andhar Pradesh	Vishakhapatnam
Assam	Guwahati
Bihar	Bhagalpur
	Patna
Chandigarh	"Chandigarh/Mohali"
Chhattisgarh	Raipur
New Delhi	"Delhi/Delhi-NCR"
Goa	Panaji
Gujarat	"Ahmedabad/Gandhinagar"
Haryana	Ambala
Himachal Pradesh	Hamirpur
Jammu & Kashmir	Jammu
Karnataka	Bengaluru
Kerala	Ernakulum
Madhya Pradesh	Bhopal
Maharashtra	"Mumbai/ Thane/ Navi Mumbai/MMR"
Meghalaya	Shillong
Mizoram	Aizawl
Nagaland	Kohima
Odisha	Bhubaneshwar
Puducherry	Puducherry
Punjab	Jalandhar
	Patiala
Rajasthan	Jaipur
Tamil Nadu	Chennai
Telangana	Hyderabad
Tripura	Agartala
Uttar Pradesh	Prayagraj (Allahabad)
	Lucknow
	Meerut
Uttarakhand	Dehradun
West Bengal	Asansol
	Siliguri

- No request for change of Examination Centre/Date/Session shall be entertained.
- Bank reserves the right to cancel any of the Examination Centres and/ or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc.

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- Bank also reserves the right to allot any centre to the candidate other than the one he/ she had opted for.
- Candidate will appear for the examination at an Examination Centre at his/ her own risk and expenses and Bank will not be responsible for any injury or losses etc. of any nature.
- Any unruly behaviour/ misbehaviour in the examination hall may result in cancellation of candidature/ disqualification from future exams conducted by Bank.

8. LIST OF DOCUMENTS TO BE PRODUCED FOR DOCUMENT VERIFICATION

a) **Candidates must produce original documents along with self-attested copies thereof as detailed below**, when called for Document Verification failing which they shall not be allowed to appear for further process:-

- Appropriate certificate in support of Date of Birth.
- Printout of call letters.
- Valid system generated printout of the online application form registered for post.
- Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format in the case of EWS category candidates valid as on date of application.
- Age relaxation valid proofs.
- All Certificates and testimonials of Educational Qualification and other Certifications from Standard Xth onwards. (Semester-wise marksheets and Provisional / Final Degree Certificate for Graduation & PG)
- All Appropriate document(s) in support of work experience(s), if any. NOC from the existing employer, if employed with any public sector bank or Govt./ Quasi-Govt Organization or PSU
- Appropriate Certificate(s) in support of Caste/Category/ Disability/ Ex-Servicemen (if applicable). **In case of OBC Candidates, OBC caste certificate containing the Non-creamy layer clause should be valid as on the date of joining (issued within one year prior to the date of joining)**. OBC Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.
- Disability certificate in the prescribed format issued by the District Medical Board in case of Persons With Benchmark Disability category

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- An Ex-serviceman candidate has to produce a copy of the Service or Discharge book alongwith pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of interview. Those who are still in defence service should submit a certificate from a competent authority that they will be relieved from defence services, within one year of advertisement of Post.
- Persons eligible for age relaxation under 2.3 (v) must produce a certificate from the District Magistrate to the effect that they are eligible for relief in terms of the Rehabilitation Package for 1984 Riot Affected Persons sanctioned by the Government and communicated vide Ministry of Finance, Dept. of Financial Services communication No.F.No.9/21/2006-IR dated 27.07.2007.
- Photo Identify Proof of name and permanent address.
- Two passport size photographs similar to that pasted on the application form.
- Any other relevant documents in support of eligibility.

NO DOCUMENT SHOULD BE DIRECTLY SENT TO THE BANK BEFORE OR AFTER THE INTERVIEW FOR THE POSTS.

b)IDENTITY VERIFICATION:

Documents to be produced:

- The call letter along with a photocopy of the candidate's photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card/ Passport/ Permanent Driving License/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazzetted Officer/ People's Representative along with a photograph / Identity Card issued by a recognised College/ University/ Aadhar/ E-aadhar card with a photograph/ Employee ID, should be submitted to the for verification.
- The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and requisite documents submitted. If identity of the candidate is in doubt the candidate may not be allowed to appear for the process.
- Ration Card and Learners Driving License will not be accepted as valid id proof for this project.
- In case of candidates who have changed their name, they will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original.

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- Candidates have to produce, in original, the same photo identity proof bearing the name as it appears on the online application form/ call letter and submit photocopy of the photo identity proof along with call letter while attending any stage of the recruitment process, without which they will not be allowed to appear for the same
- The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Mark sheets/Identity proof. Any change/alteration found may disqualify the candidature.

c) BIOMETRIC DATA – Capturing and Verification

The Bank, at various stages, may capture photo and thumb impression/ IRIS Scan of the candidates in digital format for biometric verification of the candidates.

Candidate will ensure that his/ her correct thumb impression/ IRIS Scan is captured at various stages as any inconsistency will lead to rejection of their candidature. Accordingly, candidates must follow the guidelines that shall be provided to them in their call letter. In case, if any candidate is found not to be genuine, then apart from taking legal actions against him/ her, his/ her/ their candidature will be cancelled. Further, the candidate is advised not to apply any external matter like menhadi, ink, chemical etc. on his/ her hands.

8. APPLICATION FEE (NON-REFUNDABLE)

Category of Applicant	Application Fee
SC/ST/ PWD	100 + Applicable Taxes + Payment Gateway Charges
General, EWS & OBC	850 + Applicable Taxes + Payment Gateway Charges

Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.

9. HOW TO APPLY

Eligible candidate has to apply online through the Bank's website (**https://punjabandsindbank.co.in/**) only. No other means/ mode of application are acceptable.

a) IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should:

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i) Scan their photograph (Recent, Clearly recognizable passport size photograph 4.5cmx3.5cm, size between 20kb and 50kb) and signature (size should be between 10kb and 20kb and should be clear and legible) ensuring that both the photograph and signature adhere to the required specifications.
ii) Candidates are advised not to change their appearance till the process is completed. Any doubt about photograph or signature at any stage of the process could lead to disqualification.
iii) Scan their Thumb impression, Hand written declaration, education, experience, reservation certificates, DOB proof etc. as per the specifications.
iv) The text for the hand written declaration is as follows – "I, _____ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required."
v) Have a valid personal e-mail ID and mobile no., which should be kept active till the completion of this Appointment Process. Bank may send call letters for the Interview etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID before applying online and must maintain that e-mail account and mobile number.
vi) Image File format should be .png, .jpg, .jpeg
vii) Documents scanned must be in **PDF format** only.
viii) The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Mark sheets/ Identity proof. Any change/alteration found may disqualify the candidature.
ix) No application shall be entertained beyond the stipulated date & incomplete applications will be rejected.
x) In case of multiple applications, only the last valid (complete) application will be retained. Multiple appearance by a candidate for a single post in interview will be summarily rejected/candidature cancelled.
xi) A candidate shall have to apply separately for each post.
xii) Candidates should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement before applying.

b) **APPLICATION PROCEDURE:**

For registration log on to the Bank's website **https://punjabandsindbank.co.in/** and on the Home Page under the link "Recruitment" click the relevant Notification.

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c) **PAYMENT OF FEES**

i) Candidates have the option of making the payment of requisite fees/ intimation charges through the ONLINE mode only.
ii) Cash, Cheques, Money Orders, Postal Stamps etc. will NOT BE ACCEPTED.
iii) Application once made will not be allowed to be withdrawn and the Fees once paid will NOT be refunded on any account nor can it be held in reserve for any other examination or selection.
iv) Payment of fees/ intimation charges through ONLINE MODE and no other mode of payment is acceptable.

9. GENERAL INSTRUCTIONS AND CONDITIONS:

(i) The Bank would be free to reject the candidature of any candidate at any stage of the recruitment process, if he / she is found to be ineligible and / or furnished incorrect or false information / certificates / documents or has suppressed any material facts and the fees paid by the ineligible candidates shall be forfeited.

(ii) The number of vacancies advertised are provisional and may vary according to actual requirement of the Bank, subject to availability of suitable candidates.

(iii) The selected candidates may be posted anywhere in India, depending on the requirement of the Bank.

(iv) Bank will consider the eligibility of candidates based on their suitability and experience in the respective field.

(v) Merely fulfilling minimum qualification and experience will not vest any right in candidate for being called for interview. The shortlisting committee constituted by the bank will decide the shortlisting parameters and thereafter, adequate number of candidates, as decided by the bank will be shortlisted and called for interview. The decision of the bank to call the candidates for the interview shall be final. No correspondence will be entertained in this regard.

(vi) Any request for change of date, time and venue for written test and interview will not be entertained.

(vii) A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondence with the bank in future should be identical and there should be no variation of any kind.

(viii) Bank reserves its right to change / add / cancel the selection process & re-schedule at its discretion, under unforeseen circumstances, if any. Change, if any, will be announced on our Bank's website or by email. Bank reserves the right to cancel the entire process without giving any reason/notice/intimation /refund of application fee

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and Intimation charges and such decision of the Bank will not be notified or intimated to the candidates individually.

(ix) Any notice/communication meant for the candidates displayed on the Bank's Website or sent by Registered/Speed Posts or conveyed to the email id mentioned in the application at the time of registration with the Bank, shall be deemed to be sufficient service of communication upon the candidate, for all purposes. The Bank takes no responsibility for any delay in receipt or non-receipt of any application or communication. Hence, candidates are requested to check their email and Bank's website regularly, to keep track of the process. The Bank is not responsible for any postal delay or technical reasons.

(x) Before applying for the post, the candidate should ensure that he /she fulfils the eligibility criteria and other norms specified in this advertisement. It is for the candidate to ensure that he / she has met with the eligibility criteria and complied with the requirements and adhered to the instructions contained in this advertisement as well as the application form. Candidates are therefore urged to carefully read the advertisement and complete the application form and submit the same as per instructions given in this regard. Their candidature at all the stages of recruitment process will be purely provisional subject to satisfying prescribed eligibility criteria mentioned in this advertisement.

(xi) Decision of Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the documents to be produced for the purpose of the conduct of Interview, selection and any other matter relating to recruitment will be final and binding on the candidate. The Bank in this regard shall entertain no correspondence or personal enquiries.

(xii) In case it is detected at any stage of recruitment that a candidate does not fulfill the eligibility norms and/or that he/she has furnished any incorrect/false information or has suppressed any material fact(s), his/her candidature will stand cancelled. If any of these shortcomings is/are detected even after appointment, his/her services are liable to be terminated.

(xiii) Candidates will have to produce original of all Educational Qualification Certificates and Mark Sheets, Experience Certificate(s) etc, at the time of document verification, failing which his/her candidature may be cancelled. Candidates will not be allowed to participate in Interview without production of the original documents.

(xiv) Date of birth as per Secondary School Certificate (SSC)/School leaving certificate must confirm age eligibility.

(xv) An application form which is not accompanied by self-attested photocopies of relevant certificates or the requisite fee not being paid or uploaded documents not

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self-attested by the candidate or not bearing the candidate's photograph displayed at the specified place or incomplete in any respect, will not be entertained.

(xvi) One recent, recognizable colored Passport size photograph should be firmly pasted/ uploaded on the application at the appropriate place and should be signed across by the candidate after pasting/ on printing. Requisite copies of the same photograph *should be brought by the candidate* for use at the time of interview.

(xvii) Only candidates willing to serve anywhere in India should apply unless location for Post advertised is specified.

(xviii) No request for change of address/ email id/ phone number will be entertained.

(xix) Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Delhi.

(xx) The Bank takes no responsibility for any certificate/remittance sent separately.

(xxi) In case any dispute arises on account of interpretation in version other than English, the English version will prevail.

(xxii) Only those candidates who are short-listed for appearing for the further process will be intimated through e-mail only. The list of candidates who will be finally shortlisted for appointment in the Bank will also be intimated at the communication address furnished by them in the Application Form and the said list will be hosted on the Bank's Website, **https://punjabandsindbank.co.in/**.

(xxiii) Appointment of shortlisted candidates will be subject to his/her being declared medically fit as per the requirement of the Bank. Such appointment will also be subject to the Service Regulations & Conduct Rules of the Bank.

(xxiv) Selected candidates will be required to produce a valid discharge certificate/ relieving letter from their present employer before joining the service. Candidates serving in Government/ Public Sector Undertakings including Banks are required to produce a "No Objection Certificate" from their employer at the time of interview, failing which their candidature shall not be considered.

(xxv) **CANVASSING IN ANY FORM WILL BE A DISQUALIFICATION.**

(xxvi) **Action against Candidates Found Guilty of Misconduct:** Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered, fabricated and should not suppress any material information while submitting application. If a candidate is (or has been) found guilty of –

a. using unfair means during the Interview or subsequent selection procedure or
b. impersonating or procuring impersonation by any person or resorting to any irregular or improper means in connection with his/ her candidature for selection or

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c. obtaining support for his/ her candidature by unfair means, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
   - To be disqualified from the Interview for which he/ she is a candidate.
   - To be debarred either permanently or for a specified period from any examination or recruitment conducted by Punjab and Sind Bank.
   - For termination of service, if he/ she has already joined the Bank.

(XXV) The test conducting agency, would be analyzing the responses (answers) of individual candidates with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by test conducting agency in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, in such cases Bank reserves the right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.

10. DISCLAIMER

Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection will lead to disqualification of the candidate from the selection and he/she will not be allowed to appear in any of the PUNJAB AND SIND BANK recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect.

NEW DELHI
Date: 31.08.2024

GENERAL MANAGER
Human Resource Development